## Case 16-10057-1-rel Doc 1 Filed 01/17/16 Entered 01/17/16 17:40:00 Desc Main Document Page 1 of 40

Fill in this information to identify your case:	<b>新聞報報的</b>
United States Bankruptcy Court for the:	
Northern District of New York	
Case number (# known):	Chapter you are filing under:
	Chapter 11
	Chapter 12
	☑ Chapter 13

Check if this is an amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and  $Debtor\ 1$  to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases; these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses  $Debtor\ 1$  and  $Debtor\ 2$  to distinguish between them. In joint cases, one of the spouses must report information as  $Debtor\ 1$  and the other as  $Debtor\ 2$ . The same person must be  $Debtor\ 1$  in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
	Your full name	About booto 1.		
-				
	Write the name that is on your government-issued picture -	Ella	Timothy	
	identification (for example.	First name	First name	
	your driver's license or		J Middle name	
1	passport).	Middle name	Malark	
	Bring your picture	Malark	Last name	
	identification to your meeting with the trustee.	Last name		
	0	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)	
	All other names you have used in the last 8 years Include your married or maiden names.	First name  Middle name  Last name  First name	First name  Middle name  Last name  First name	
		Middle name	Middle name	
		Last name	Last name	
ı,	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>2 9 0 1</u> or 9 xx - xx	xxx - xx - <u>7 2 2 7</u> OR 9 xx - xx - <u></u>	

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Debtor 1 Ella First Name Middle No	Malark me Last Name		Case number (#An	icwn]_	-3145			
	About Deblor 1:	and the second second	About De	btor 2 (Spouse On	nly in a Joint	Case):		
Any business names and Employer Identification Numbers	☑ I have not used any business	names or EINs.	☑ I have	☐ I have not used any business names or EINs.  Business name				
(EIN) you have used in the last 8 years	Business name		Business n					
Include trade names and doing business as names				Business name				
doing business to harres	Business name		Business n	Business name				
19	EIN — - — — — —	EIN —	EIN					
	EIN		EIN —	•				
Where you live			If Debtor	2 lives at a differe	nt address:			
	1681 Helderberg Trail		1681	Helderberg T	rail			
	Number Street		Number	Street	1.000			
		NV 40000	Berne		NY	12023		
	Berne City	NY 12023 State ZIP Code	4.		State	ZIP Code		
	Albany		Albany					
	County		County					
	If your mailing address is diffe above, fill it in here. Note that t any notices to you at this mailing	he court will send	yours, fil	2's mailing addres I it in here. Note the es to this mailing ad	at the court w	t from ill send		
	Number Street		Number	Street				
	P.O. Box		P.O. Box					
	City	State ZIP Code	City		State	ZIP Code		
Why you are choosing	Check one:	Check on	Check one:					
this district to file for bankruptcy	Over the last 180 days before I have lived in this district long other district.	e filing this petition, iger than in any	I have	the last 180 days be lived in this district district.				
	☐ I have another reason. Expla (See 28 U.S.C. § 1408.)	iin.		another reason, E 28 U.S.C. § 1408.)		24.2		
TX			-					

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Deb	otor 1 Ella Fran Name Mode Nam		Mala!	rk		Case number (# km	inn)	
No.	Table of the second			1586				
Pa	Tell the Court About	ut Your Ba	nkrup	tcy Case				
	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under	☐ Chap	ter 7					
	<del>a delata</del>	☐ Chap	ter 11					
		☐ Chap	ter 12					
		☑ Chap	ter 13	<u> </u>				
8.	How you will pay the fee	local yours subm with	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		☐ I req By la less	uest th w, a ju than 15 he fee	nat my fee be wait dge may, but is no 50% of the official in in installments). If	ved (You may of required to, v poverty line that you choose th	request this opti vaive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to just fill out the Application to Have the with your petition.	
-	2		3 (7 11%)					
9.	Have you filed for bankruptcy within the	□ No	2.00	Northern	When	02/28/2011	Case number 11-10555	
	last 8 years?	MAI Yes.	District		vincii	MM / DD / YYYY		
			District	-	When	MM / DD / YYYY	Case number	
			District		When	_	Case number	
						MM / DD / YYYY		
		F4						
10.	Are any bankruptcy cases pending or being	☑ No □ Yes.	Dahlor				Relationship to you	
	filed by a spouse who is not filing this case with you, or by a business partner, or by an	<b>—</b> 163.	District		When	MM / DD / YYYY	Case number, if known	
	affiliate?		Debtor				_ Relationship to you	
			District		When	MM/DD/YYYY	Case number, if known	
	-1							
11	. Do you rent your residence?	☑ No. ☐ Yes.			d an eviction jude	gment against you	and do you want to stay in your	
				o. Go to line 12.				
				es. Fill out <i>Initial Stat</i> is bankruptcy petition		Eviction Judgmen	at Against You (Form 101A) and file it with	

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btor 1	Ella Fisi Name Middle Nam	Malark Last Name	Case number (# known)
	1570571598 70005110100		
rt 3:	Report About Any B	usinesses You Own as a Sole	e Proprietor
	ou a sole proprietor	☑ No. Go to Part 4.	
busir	y full- or part-time ness?	Yes, Name and location of bus	iness
busine individ separa	proprietorship is a ess you operate as an luat, and is not a ate legal entity such as loration, partnership, or	Name of business, if any  Number Street	
If you	have more than one roprietorship, use a	-	
separa	rate sheet and attach it s petition.		State ZIP Code
	· 5	City	Jan 9555
	9. <b>2</b> 5		x to describe your business:
	-		s (as defined in 11 U.S.C. § 101(27A))
			tate (as defined in 11 U.S.C. § 101(51B))
			ed in 11 U.S.C. § 101(53A))
		Commodity Broker (a	s defined in 11 U.S.C. § 101(6))
		☐ None of the above	
Chap Bank are y	you filing under oter 11 of the kruptcy Code and you a small business	can set appropriate deadlines. If y	the court must know whether you are a small business debtor so that it you indicate that you are a small business debtor, you must attach your nent of operations, cash-flow statement, and federal income tax return or if xist, follow the procedure in 11 U.S.C. § 1116(1)(B).
debt	or? definition of small	No. I am not filing under Cha	
busin	ess debtor, see S.C. § 101(51D).	No. I am filing under Chapter the Bankruptcy Code.	11, but I am NOT a small business debtor according to the definition in
	10000000000000000000000000000000000000	Yes. I am filing under Chapter Bankruptcy Coce.	11 and I am a small business debtor according to the definition in the
art 4:	Report if You Own	or Have Any Hazardous Prop	erty or Any Property That Needs Immediate Attention
	ou own or have any erty that poses or is	Ø No	
alleg of in iden publ	ged to pose a threat inminent and tifiable hazard to ic health or safety? o you own any	☐ Yes. What is the hazard?	
prop	erty that needs ediate attention?	If immediate attention i	s needed, why is it needed?
peris	xample, do you own hable goods, or livestock must be fed, or a building needs urgent repairs?		
	¥	Where is the property?	Number Street
			And the state of t
			City State ZIP Code

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Debtor 1	Ella First Name Middle Nam	Malark Last Name	Cas	se number (rancen)	-	
	THE SAME STATE OF THE SAME STA					
Part 5:	Explain Your Effort	s to Receive a Brie	fing About Credit Counseling			
	he court whether	About Debtor 1:		About Debtor 2 (Spo	use Only in a Joint Case):	
	nave received a ing about credit	You must check one:		You must check one:		
The la	seling. aw requires that you re a briefing about credit	counseling agen filed this bankru	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		ing from an approved credit cy within the 180 days before I ptcy petition, and I received a apletion.	
counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.	eling before you file for uptcy. You must	Attach a copy of t	he certificate and the payment you developed with the agency.	Attach a copy of the plan, if any, that y	he certificate and the payment ou developed with the agency.	
	counseling ager	ling from an approved credit icy within the 180 days before I ptcy petition, but I do not have a moletion.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a npletion.		
can d	file anyway, the court ; ismiss your case, you ; se whatever filing fee	Within 14 days af	ter you file this bankruptcy petition, copy of the certificate and payment	Within 14 days after you file this bankruptcy petit you MUST file a copy of the certificate and paym plan, if any.		
you pa	u paid, and your creditors n begin collection activities ain.	I certify that I as services from an unable to obtain days after I mad	ked for credit counseling n approved agency, but was those services during the 7 e my request, and exigent merit a 30-day temporary waiver ent.	services from an unable to obtain days after I mad	ked for credit counseling n approved agency, but was those services during the 7 o my request, and exigent nerit a 30-day temporary waiver ant.	
		requirement, atta what efforts you i you were unable	ay temporary waiver of the ch a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances le this case.	requirement, atta what efforts you r you were unable	ay temporary waiver of the ch a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances e this case.	
	17	dissatisfied with	e dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.	dissatisfied with y	e dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.	
		If the court is sat still receive a brie You must file a c agency, along wi developed, if any may be dismisse Any extension of only for cause ar	isfied with your reasons, you must efing within 30 days after you file. ertificate from the approved th a copy of the payment plan you v. If you do not do so, your case	If the court is sati still receive a brie You must file a co agency, along win developed, if any may be dismisse Any extension of	sfied with your reasons, you must ring within 30 days after you file. ertificate from the approved th a copy of the payment plan you . If you do not do so, your case	
		days.  I am not require credit counseling	ed to receive a briefing about	12000 200000000	d to receive a briefing about ng because of:	
			I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	8	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.	
		briefing about cr	u are not required to receive a edit counseling, you must file a er of credit counseling with the court.	briefing about cr	u are not required to receive a edit counseling, you must file a r of credit counseling with the court	

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Debtor 1 Ella First Name Middle Name	Malark Lost Name	Case number (# know	n)			
Part 6: Answer These Ques	tions for Reporting Purpos	ses				
ss. What kind of debts do	16a. Are your debts prima as "incurred by an individu	rily consumer debts? Consumer debts ual primarily for a personal, family, or house	s are defined in 11 U.S.C. § 101(8) ehold purpose."			
you have?	☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
	No. Go to line 16c. Yes. Go to line 17.					
តា	16c. State the type of debts yo	ou owe that are not consumer debts or bus	ness debts.			
7. Are you filing under Chapter 7?	☑ No. I am not filing under C	Chapter 7. Go to line 18.				
Do you estimate that after	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
any exempt property is excluded and	□ No					
administrative expenses are paid that funds will be	☐ Yes					
available for distribution to unsecured creditors?						
18. How many creditors do	<b>☑</b> 1-49	1,000-5,000	25,001-50,000			
you estimate that you owe?	50-99	5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
ower	☐ 100-199 ☐ 200-999	<b>1</b> 0,001-25,000				
19. How much do you	☐ \$0-\$50,000	☐ \$1,000,001-\$10 million	S500,000,001-S1 billion			
estimate your assets to	\$50,001-\$100,000	S10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion			
be worth?	☐ \$100,001-\$500,000 ☑ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐ More than \$50 billion			
			☐ \$500,000,001-\$1 billion			
20. How much do you estimate your liabilities	☐ \$0-\$50,000 ☐ \$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion			
to be?	₩ \$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion			
	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion			
Part 7: Sign Below						
For you	correct.	and I declare under penalty of perjury that				
	of title 11, United States Code under Chapter 7.	Chapter 7, I am aware that I may proceed, b. I understand the relief available under ea	ch chapter, and I choose to proceed			
	this document, I have obtained	and I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	, § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341 1519, and 3571.					
	× 300 FM Signature of Debtor 1	J. × Jim	Thy Malark			
	Executed on	Execute	V C (1 - 11			

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Debtor 1	Ella First Name	Middle Name	Malark Last Name	Case number (#known)	
represer	r attorney, if nted by one re not repres torney, you file this page	ented do not	I, the attorney for the debtor(s) named in to proceed under Chapter 7, 11, 12, or 1 available under each chapter for which the notice required by 11 U.S.C. § 342(b) knowledge after an inquiry that the information of Attorney for Debtor	3 of title 11, United States Code, and he person is eligible. I also certify the b) and, in a case in which § 707(b)(4)	d have explained the relief at I have delivered to the debtor(s) (D) applies, certify that I have no
		ią.	Opal F. Hinds, Esq. Printed name  Law Office of Opal F. Hinds Firm name  514 State Street Number Street		
			Schenectady City	NY State	12305 ZIP Code
			Contact phone (518) 893-8100	Email address	opalhinds@1sthindslaw.com
			515855 Bar number	NY State	-
			Dai number		

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ebtor 1	Ella First Name Middle Name	Malark Last Name	Case number (* *rown)				
universe from	A processor 2 second consequences	11000 pak um museub - 10 s. 100 pak inchessor					
	if you are filing this tcy without an	should understand that themselves successfull	n individual, to represent yourself in bankruptcy court, but you many people find it extremely difficult to represent ly. Because bankruptcy has long-term financial and legal strongly urged to hire a qualified attorney.				
an attorn	e represented by ney, you do not file this page.	To be successful, you must technical, and a mistake of dismissed because you did hearing, or cooperate with firm if your case is selected.	st correctly file and handle your bankruptcy case. The rules are very r inaction may affect your rights. For example, your case may be d not file a required document, pay a fee on time, attend a meeting or the court, case trustee, U.S. trustee, bankruptcy administrator, or audit d for audit. If that happens, you could lose your right to file another tections, including the benefit of the automatic stay.				
	- *.)	court. Even if you plan to p in your schedules. If you d property or properly claim also deny you a discharge case, such as destroying of cases are randomly audite	erty and debts in the schedules that you are required to file with the bay a particular debt outside of your bankruptcy, you must list that debt to not list a debt, the debt may not be discharged. If you do not list it as exempt, you may not be able to keep the property. The judge can of all your debts if you do something dishonest in your bankruptcy or hiding property, falsifying records, or lying. Individual bankruptcy and to determine if debtors have been accurate, truthful, and complete.				
		If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filling for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.					
		Are you aware that filing for consequences?	or bankruptcy is a serious action with long-term financial and legal				
		□ No ☑ Yes					
		Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?					
		□ No ☑ Yes					
		No Name of Person	ay someone who is not an attorney to help you fill out your bankruptcy forms?  Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
		By signing here, I acknow have read and understoo attorney may cause me to Signature of Debtor 1	viedge that I understand the risks involved in filing without an attorney. I d this notice, and I am aware that filing a bankruptcy case without an o lose my rights or property if I do not property handle the case.  Signature of Debto?  Date				
		Contact phone	-872-0596 Contact phone 518-527-2843				
		Cell phone	Cell phone //				

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lebtor 1	Ella	1	Malark
	Fest Name	Middle Name	Last Name
ebtor 2	Timothy	J.	Malark
Spouse, # film	() First Name	Middle Name	Last Name
	Maria Carlos Car		

amended filing

#### Official Form 106A/B

### Schedule A/B: Property

12/15

☐ Check if this is an

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

) No	own or have an Go to Part 2. s. Where is the pro		table interes	st in any residence, building, land, or similar prope	enyr			
1.1.	1681 Helderb			What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured claims or exemptions. Por the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propen			
	Street address, if available, or other description		escription	Condominium or cooperative     Manufactured or mobile home     Land	Current value of the ontire property?	Current value of the portion you own? 5 171,368.00		
	Berne City	NY State	12023 ZIP Code	☐ Investment property ☐ Timeshare in the control of the control o	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  Fee Simple  Check if this is community property (see instructions)			
		÷.						
	Albany	1		Debtor 1 only Debtor 2 only				
	County	£0 (8)		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another				
you	own or have more	! e than one, list h	nere:	Other information you wish to add about this it property identification number:				
you	1679 Helderb	erg Trail		Other information you wish to add about this it property identification number:  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cl the amount of any secure Creditors Who Have Clai	ed claims on Schedule D		
		erg Trail		what is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the	ed claims on Schedule D ims Secured by Property. Current value of the		
	1679 Helderb	erg Trail		what is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured of the amount of any secure Creditors Who Have Clai	ed claims on Schedule D ims Secured by Property.		
	1679 Helderb	erg Trail		what is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?  S 101,470.00  Describe the nature interest (such as fee	current value of the portion you own?  S		
	1679 Helderb Street address, if an Berne	perg Trail vallable, or other o	description	what is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?  S 101,470.00  Describe the nature	current value of the portion you own?  S		
	1679 Helderb Street address, if an Berne City	perg Trail vallable, or other o	description	what is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?  S 101,470.00  Describe the nature interest (such as fee the entireties, or a lie.)	current value of the portion you own?  S		
	1679 Helderb Street address, if an Berne	perg Trail vallable, or other o	description	what is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?  S 101,470.00  Describe the nature interest (such as fee the entireties, or a lie.)	community property		

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Debtor 1	Ella		Malark	Case number (+ kno	rwo)			
	First Name Middle N	Name Last Name						
1.3.	1554 First Street		What is the property? Check all to	nat apply.	the amo	deduct secured cla ount of any secure rs Who Have Clain	d claims o	n Schedule D:
	Street address, if available,	, or other description	Duplex or multi-unit building Condominium or cooperative			nt value of the property?		it value of the n you own?
			Manufactured or mobile home     Land		S	121,517.00	\$	121,517.00
	Rensselaer	NY 12144	Investment property		Descri	be the nature of	f your	ownership
	City	State ZIP Code	☐ Timeshare		interes the en	st (such as fee tireties, or a life	simple, o estate	tenancy by ), if known.
			Who has an interest in the prop	erty? Check one.	Fee S	Simple		
	Rensselaer		Debtor 1 only					
	County		Debtor 2 only		□ ch	eck if this is co	mmuni	ty property
			☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and	another		e instructions)		
	8		Other information you wish to a property identification number	add about this iter	m, such	as local		
Add	the dellar value of the o	ortion you own for a	all of your entries from Part 1, incl	uding any entries	for pag	jes	s	394,355.00
you	have attached for Part 1	. Write that number	here	,		→	·	
ou own	sun losso or have los	al or equitable Intere s. If you lease a vehic	est in any vohicles, whother they a cle, also report it on Schedule G: Ex s, motorcycles	are registered or n ecutory Contracts a	not? Inc	lude any vehicle xpired Leases.	s	
	No							
<b>4</b>	Yes							
3.1.	Make:	Toyota	Who has an interest in the pro	porty? Check one.	Do not	deduct secured c	laims or e	exemptions. Put
13000	Model:	Camry	Debtor 1 only		Credite	ors Who Have Cla	ms Secu	red by Property.
	Year:	2000	Debtor 2 only		Curre	ent value of the	Curr	ent value of th
	Approximate mileage:	186,000	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and	another	entire	property?	porti	on you own?
	Other information:	1	☐ Check if this is community	nronerty (see	s	500.00	\$	500.00
			instructions)	P. P. P. V. (523)				
If vo	u own or have more than	one, describe here:						
200,000	1014	Honda	Who has an interest in the pro	perty? Check one.	Do no	t deduct secured o	laims or	exemptions. Put
3.2.	Model:	Civic	Debtor 1 only		the an	nount of any secur ors Who Have Cla	ed claims ims Secu	red by Property.
	Year.	1999	Debtor 2 only		Curre	ent value of the	Curr	ent value of th
	Year: Approximate mileage:	400.000	Debtor 1 and Debtor 2 only	another		property?	porti	on you own?
	Approximate mileage: Other information:		At least one of the debtors and	a lone:		500.00		500.00
	Other information,		☐ Check if this is community	property (see	s	300.00	. s	300.00
			instructions)					

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otor 1	Ella		Malark	Case number (#And	o+n)	
	First Name Middle	Name Last Name	R			
	Make:	Chevrolet	Who has an interest in the prop	erty? Check one.	Do not deduct secured cla	ims or exemptions. Put
		Silverado	Debtor 1 only		the amount of any secured Creditors Who Have Claim	I claims on Schedule D: is Secured by Property.
,	Model:	2006	Debtor 2 only			
Y	rear:		Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
A	Approximate mileage:	180,000	At least one of the debtors and a	another	Citatio property.	
C	Other information:				s 500,00	s 500.0
			<ul> <li>Check if this is community processing instructions.</li> </ul>	property (see		
.a. b	Make:		Who has an interest in the prop	erty? Check one.	Do not deduct secured cla the amount of any secured	ims or exemptions. Put
	Model:		Debtor 1 only		Creditors Who Have Clain	ns Secured by Property.
			Debtor 2 only		Current value of the	Current value of th
	rear:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
	Approximate mileage:		At least one of the debtors and	another		
(	Other information:		D. C. C. C. C. C.		s	\$
			<ul> <li>Check if this is community instructions)</li> </ul>	ргорепу (see		
			er recreational vehicles, other ve		23	
☐ Ye	s		Who has an interest in the proj	norty? Check one	Do not deduct secured da	aims or exemptions. Put
4.1.	Make:	<del></del>		orty i onoun one.	the amount of any secure	d claims on Schedule D:
9	Model:		Debtor 1 only Debtor 2 only		Creditors Who Have Clair	ns Secured by Property.
	Year:		Debtor 1 and Debtor 2 only		Current value of the	Current value of th
9	Other information:		At least one of the debtors and	another	entire property?	portion you own?
			☐ Check If this is community instructions)	property (see	\$	s
8						
78	own or have more than	n one, list here:	Who has an interest in the pro	perty? Check one.	Do not deduct secured d	aims or exemptions. Put
33	Make:		Debtor 1 only		the amount of any secure Creditors Who Have Clair	d claims on Schedule D ms Secured by Property
	Model:		Debtor 2 only			
	Year:		Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of t portion you own?
	Other information:		At least one of the debtors and	another	entile property.	
			☐ Check if this is community instructions)	property (see	\$	\$
	(350)				e for organ	1,500.0
A 4 4 1	he dollar value of the	portion you own for	all of your entries from Part 2, inc	cluding any entrie	s for pages	1,500

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Debtor 1	Ella	Malark Case number (FANOW)	n]
	First Name	Middle Name Last Name	
art 3:	Describe You	Personal and Household Items	
o you o	own or have any le	gal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Exam		furnishings ces, fumiture, linens, china, kitchenware	
O Y	T 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	Sofa set, dining room set, bed sets, china, kitchenware	ss
	ples: Televisions a collections; e	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanner lectronic devices including cell phones, cameras, media players, games	s; music
O Y	o es. Describe	Television set, cell phones, computer	s1,500.00
Exam	stamp, coin,	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; or baseball card collections; other collections, memorabilia, collectibles	
	lo es. Describe	I.	s0.00
9. Equip Exan	oment for sports a apples: Sports, photo and kayaks;	nd hobbles ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, ski carpentry tools; musical instruments	s; canoes
	lo 'es. Describe	4	s0.00
	nples: Pistols, rifles No	shotguns, ammunition, and related equipment	s 250.00
ΔY	'es. Describe	Two Rifles	ss
	nples: Everyday clo	thes, furs, leather coats, designer wear, shoes, accessories	s 1,000.00
VZ Y	es. Describe	Everyday clothes, shoes, winter coats	ss
12. Jewo Exar	elry nples: Everyday jev gold, silver	vetry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watche:	s, gems,
	5.E.	watches, wedding rings	s1,000.00
13. Non-	farm animals mples: Dogs, cats,	50-511 (8)	
	No Yes, Describe	Two Cats (Stray cats)	\$0.00
14. Any	other personal an	d household items you did not already list, including any health aids you did	not list
	Yes. Give specific		\$
	nformation	f all of your entries from Part 3, including any entries for pages you have atta	ched s 5,750.00
	the dollar value of		→ J,,,,,,,

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Malark Ella Case number (#Anown) Debtor 1 Middle Name Describe Your Financial Assets Part 4: Current value of the Do you own or have any logal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition 31.00 ☑ Yes\_\_\_\_\_ 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No ☑ Yes..... Institution name. 2,368.78 First Niagara Bank 17.1. Checking account: 2,166.78 First Niagara Bank 17.2. Checking account: 101.20 First Niagara Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7, Other financial account. 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts XI No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: No. Name of entity: 0% Yes. Give specific information about 0% %

0%

%

them.....

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Debtor 1	Ella		Malark	Case number (#Anown)	
	First Name	Middle Name La	st Name		
			r negotiable and non-negotiable		
Negotia Non-ne	able instruments i egotiable instrume	nclude personal chec ints are those you can	cs, cashiers' checks, promissory no not transfer to someone by signing	otes, and money orders.  g or delivering them.	
M No		Issuer name:			
info	. Give specific rmation about m				_ \$
					- \$
					-
. Retirer Examp	ment or pension les: Interests in IF	accounts RA, ERISA, Keogh, 40	1(k), 403(b), thrift savings account	s, or other pension or profit-sharing pla	ens
☐ No					
	s. List each count separately.	t Type of account:	Institution name:		
		1 401(k) or similar plan:			_ s
		Pension plan:			_ s
		IRA:		Suctor	_ ss s8,032.89
		Retirement account:	NYS Teachers Retirement		_ <u>\$</u>
		Keogh: Additional account:	-		s
		eradi v			- s
		Additional account:			- · ·
Your s Examp	oles: Agreements inies, or others	deposits you have m	ade so that you may continue send d rent, public utilities (electric, gas,	rice or use from a company water), telecommunications	
☐ Ye	S.,	Ins	stitution name or individual:		
		Electric:			- s
		Gas:			- s
		Heating oil:	<del></del>		_ S
		Security deposit on re-	ntal unit:		- s
		Prepaid rent:			\$
		Telephone:			- s
		Water:			- s
		Rented furniture:			- s
		Other:			- s
3. Annui	ties (A contract fo	or a periodic payment	of money to you, either for life or fo	or a number of years)	
M No		62 20 200			
	95	Issuer name and de	scription:		
		Parameter turner			\$
					s
		U			s

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ebtor 1	Ella		Malark	Case number (r/mown)	
	First Name Middle No	ame Last Name	3, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10		
Interests I	n an education IRA	In an account in a qua	alified ABLE program, o	r under a qualified state tuition program.	
	§§ 530(b)(1), 529A(b		annos ribas programi		
☑ No					
☐ Yes	.,,,	Institution name and de	scription. Separately file t	he records of any interests.11 U.S.C. § 521(c)	1
	8				s
					\$
		V.		3 (A)	•
	34				·
. Taure	witchle or future int	aracte in property (ath	or than anything listed i	in line 1), and rights or powers	
exercisab	le for your benefit	erests in property (on	ici tilali dilyaning notos	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
☑ No					4
	Sive specific				s
inform	ation about them				
6 Patents o	opyrights, tradema	rks, trade secrets, and	other intellectual prope	orty	
Examples	: Internet domain nar	nes, websites, proceeds	from royalties and licens	ing agreements	
☑ No					5
	Sive specific				s
inform	ation about them	and the second s			
	franchises and at	her goneral intangibles			
Examples	: Building permits, ex	clusive licenses, cooper	rative association holding:	s, liquor licenses, professional licenses	
Ø No	•			1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	120
Tripes	Give specific				
	ation about them				\$
	į				Current value of the
Money or pr	operty owed to you	?			portion you own?
	3				Do not deduct secured claims or exemptions.
	ds owed to you				
Ø No	ne totalia and				•
	Sive specific informat about them, including			Federal:	5
Š	you already filed the a	returns		State:	s
•	and the tax years			Local	5
9. Family s	upport			connect diverse settlement property settleme	ent
	: Past due or lump s	um alimony, spousai su	pport, child support, main	lenance, divorce settlement, property settleme	
<b>☑</b> No	ni in internal		100000000000000000000000000000000000000		
☐ Yes.	Give specific informa	tion		Alimony:	s
				Maintenance:	\$
				Support:	s
		9		Divorce settlement	s
				Property settlement	\$
30 Other am	nounts someone ov	os you			
30. Other an Example:	nounts someone ow s: Unpaid wages, dis	ability insurance paymer	nts, disability benefits, sic	k pay, vacation pay, workers' compensation,	
Example	e Unnaid wages, dis	res you ability insurance payme nefits; unpaid loans you	nts, disability benefits, sid made to someone else	k pay, vacation pay, workers' compensation,	
Example:	e Unnaid wages, dis	ability insurance payme nefits; unpaid loans you	nts, disability benefits, sic made to someone else	k pay, vacation pay, workers' compensation,	7

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Debtor 1	Ella	Malark	Case number (ranown)	
	First Name Middle Name	Last Name		
Example	ts In Insurance policies es: Health, disability, or life ins	urance; health savings account (HSA); cre	edit, homeowner's, or renter's insurance	
□ No	No. of the least of the second	NO COS CENSO	n	Surrender or refund value:
VI Yes	<ul> <li>Name the insurance compan- of each policy and list its value</li> </ul>		Beneficiary:	s 0.00
	2000 AND 40 AND	State Farm	Husband	\$ 0.00
	314	State Farm	Wife	ş
				\$
If you a property	erest in property that is due re the beneficiary of a living tru y because someone has died.	you from someone who has died ist, expect proceeds from a life insurance	policy, or are currently entitled to receive	
Ø No				
☐ Yes	s, Give specific information			S
~		er or not you have filed a lawsuit or ma	ide a demand for navment	
Claims Example	against third parties, wheth les: Accidents, employment dis	er or not you have filed a lawsoit of file sputes, insurance claims, or rights to sue	uo a demano tor paymone	
☑ No	16:			
☐ Yes	s. Describe each claim	allero)		\$
Other o	contingent and unliquidated	claims of every nature, including count	erclaims of the debtor and rights	
☑ No	TF			
☐ Yes	s. Describe each claim	11039		s
. Any fin	ancial assets you did not all	oady list		
☑ No				
☐ Yes	s. Give specific information	·····		ss
		16 80 10 WOLLD 18 18 1 10 10 10 10 10 10 10 10 10 10 10 10 1		
		entries from Dart 4 including any ontil	is for pages you have attached	
6. Add th	e dollar value of all of your	intries from Fart 4, including any count	······	s12,700.6
Add th	rt 4. Write that number here	intries from Fart 4, including any owner		\$12,700.6
6. Add th	e dollar value of all of your e rt 4. Write that number here	intries from Fart 4, including any office		\$12,700.6
for Pa	rt 4. Write that number here			= = 2
for Par	t 4. Write that number here Describe Any Busine	ess-Related Property You Own	or Have an Interest In. List any	= = 2
for Par art 52 7. Do you	Describe Any Busine		or Have an Interest In. List any	= = 2
for Par art 52 7. Do you	Describe Any Busine u own or have any legal or ed	ess-Related Property You Own	or Have an Interest In. List any	= = 2
for Par art 52 7. Do you	Describe Any Busine	ess-Related Property You Own	or Have an Interest In. List any	real estate in Part
for Parant 52	Describe Any Busine u own or have any legal or ed	ess-Related Property You Own	or Have an Interest In. List any	Current value of the portion you own?
for Parant 52	Describe Any Busine u own or have any legal or ed	ess-Related Property You Own	or Have an Interest In. List any	real estate in Part
for Par art 5: Do you No	Describe Any Busine own or have any legal or ed Go to Part 6. S. Go to line 38.	ess-Related Property You Own	or Have an Interest In. List any	Current value of the portion you own?
art 5:	Describe Any Busine  own or have any legal or eco. Go to Part 6. s. Go to line 38.	ess-Related Property You Own	or Have an Interest In. List any	Current value of the portion you own?
for Pari	Describe Any Busine  own or have any legal or eco. Go to Part 6. s. Go to line 38.	ess-Related Property You Own	or Have an Interest In. List any	Current value of the portion you own?
art 5:  Do you No Ye	Describe Any Busine own or have any legal or ec Go to Part 6. s. Go to line 38.	ess-Related Property You Own quitable Interest in any business-related	or Have an Interest In. List any	Current value of the portion you own?
for Pari	Describe Any Busine  own or have any legal or ed Go to Part 6.  s. Go to line 38.  ints receivable or commission is. Describe	ess-Related Property You Own quitable Interest in any business-related	or Have an Interest In. List any	Current value of the portion you own? Do not deduct secured clair or exemptions.
for Part 51  7. Do you 2 Ye  8. Accou 2 No Ye  9 Office Examp 2 No	Describe Any Busine  own or have any legal or ed Go to Part 6.  s. Go to line 38.  ints receivable or commission is. Describe	ess-Related Property You Own quitable Interest in any business-related	or Have an Interest In. List any	Current value of the portion you own? Do not deduct secured clair or exemptions.

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Debtor 1 Ell	а			Malark	Case number (r	known)		
	st Name	Middle Name	Last Name					
			atian wan naa h	n business, and tools	of your trade			
	ixtures, eq	nibweur' sat	piles you use ii	ii busiiless, and took	01 7001 11000			
☑ No ☐ Yes. Des	criba						s	
Tes. Des	Citibe	-11-1-1-1						
41. Inventory  No	-	4						
Yes. Des	cribe	9					s	
		1000						
42. Interests in	partnership	s or joint ve	ntures					
₩ No		(i)						
	scribe	Name of entity	<b>/</b> :			% of ownership:		
						%	s	
						%	\$	
						%	\$	
		. lists as ath	er compilations	8				
M No								
Yes. Do	your lists i	nclude pers	onally identifiab	le information (as de	fined in 11 U.S.C. § 101(41/	4))?		
	No	-					-	
	Yes. Descr	ibe,					s	
44. Any busine	ss-related p	property you	did not already	list				
□ No				W 2000 (800 (800 )			82	86,229.00
✓ Yes. Giv	ve specific				(Rental property), Join		\$	55,256.00
momor					Rental property), Jointly		\$	
					Vacant Lot, Jointly ow	ned	\$	1,200.00
		110-112 F	Railroad Aven	ue, Middleburg, N	IY, Jointly owned		\$	61,100.00
		1353 Firs	t Street, Rens	sselaer, NY, Vaca	nt Lot, Jointly owned		\$	1,000.00
		- 1					s	
				v e 1001, dto 2004	delan for names you have a	ttached		204,785.00
45. Add the do	illar value o Write that n	of all of your	entries from Pa	rt 5, including any er	tries for pages you have a		•   <sup>s</sup>	204,700.00
iți rait s. i	viiite tilat i	idiliber nere						
		50						
Part 6: Dr	escribe A	ny Farm- ai	nd Commercia	al Fishing-Related	Property You Own or H	ave an Interes	t In.	
lf :	you own or	have an inte	erest in farmian	d, list it in Part 1.				
81 2001 3013			avitable interes	ot in any form- or com	nmercial fishing-related pro	operty?		
46. Do you ow		ny legal of c	quitable ilitores	it in any lanti- or our		g • × × × × × × × × × × × × × × × × × ×		
Yes. Go								
		20						it value of the n you own?
							Do not o	deduct secured claims
	07500	10					or exem	ptions.
47. Farm anim		euller form r	raised fich					
Examples:	Livestock, p	oultry, farm-r	alaco ilali					
UMINO ☐ Yes	1							
		r					S	
						4.6		

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Debtor 1 Ell	la	N.	//alark	Cas	se number (#Anown)		
	st Name Middle Na	ime Last Name					
6 Crops—eith	er growing or har	vested					
☑ No							
Yes, Give	e specific					5	
	and the same of th	implements, machinery, fix	tures, and too	ls of trade		-	
☑ No						-	
☐ Yes						\$	
o Farm and fis	hing supplies, ch	emicals, and feed					
☑ No				*****			
☐ Yes				*****			
	L					\$	
in.Any farm-ai	nd commercial fis	hing-related property you d	lid not alread	y list		2/1879	
Yes. Giv	e specific					\$	1955
	98000000000000000000000000000000000000				you have attached		0.00
2. Add the dol	lar value of all of	your entries from Part 6, inc	cluding any e	ntries for pages )	→	s	0.00
Examples: So  Zi No  Di Yes. Giv	ason tickets, country	of any kind you did not alreadub membership				<b>S</b> _	= 
	ion					\$_ \$_	
	-						2.22
54. Add the do	liar value of all of	your entries from Part 7. W	rite that numl	oer horo		\$_	0.00
Part 8: Li	st the Totals	of Each Part of this F	orm				
cc Dart de Tate	ol real estate line	2			a.r.,	<b>→</b> \$_	394,355.00
			s	1,500.00			
	al vehicles, line 5'		<u>.</u>	5,750.00			
		ousehold items, line 15	\$	12,700.65			
58 Part 4: Tota	al financial assots	, line 36	\$				
59. Part 5: Tota	al business-relate	d property, line 45	s_	204,785.00			
60. Part 6: Tota	al farm- and fishir	ng-related property, line 52	\$	0.00			
61. Part 7: Tot	al other property	not listed, line 54	<b>+</b> \$_	0.00			
62. Total perso	onal property. Add	lines 56 through 61	s_	224,735.65	Copy personal property total	<b>→</b> +\$_	224,735.65
		edule A/B. Add line 55 + line	62			s_	619,090.65

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Fill in this in	formation to iden	tify your case:		
Debtor 1	Ella		Malark	
CCD.OI	First Name	Middle Name	Last Name	
Debtor 2	Timothy	J.	Malark	
(Spouse, if fling		Middle Name	Last Name	
United States	Bankruptcy Court for I	the: Northern District of N	New York	
Case number			=== 24	☐ Check if this is an amended filing

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health alds, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property '	You Claim	as Exempt

1.	Which set of exemptions are you claiming?	Check one only, even if	your spouse is filing with you.	
	You are claiming state and federal nonbank	cruptcy exemptions. 11	U.S.C. § 522(b)(3)	
	You are claiming federal exemptions, 11 U	.S.C. § 522(b)(2)		
	4			
2.	For any property you list on Schedule A/B to	nat you claim as exem	pt, fill in the information below.	
			fr: 1   1   1   1   1   1   1   1   1   1	TO THE RESERVE OF THE
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	5	Copy the value from	Check only one box for each exemption.	
		Schedule A/B		

Brief description: 1681 Helderberg Trl s 171,368.00 ✓ s 250,000.00 NY CPLR Section 5206

Line from Schedulo A/B: 1.1 In the statutory limit Schedulo A/B: 1.1 I

	Schedule A/B: 3.2	any applicable statutory limit	7
3.	3. Are you claiming a homestead exemption of more than \$155,6	75?	
	(Subject to adjustment on 4/01/16 and every 3 years after that for	cases filed on or after the date of adjustment.)	
	□ No		
	Yes. Did you acquire the property covered by the exemption w	ithin 1,215 days before you filed this case?	
	□ No		
	☐ Yes		

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Debtor 1

lla			Malark	Case number (/ known)	
a block of	Midda Nama	Last Name			

Brief description Schedule A	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	ğ	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description;	Household Goods	s2,000.00	☑ s2,000.00	NY CPLR Section 5205
Line from Schedule A/B:	6		any applicable statutory limit	
Brief description:	Electronics	s1,500.00	☑ s <u>1,500.00</u>	NY CPLR Section 5205
ine from Schedule A/B:	7		<ul> <li>100% of fair market value, up to any applicable statutory limit</li> </ul>	
Brief description:	Wearing Apparel	s1,000.00	✓ \$ 1,000.00	NY CPLR Section 5205
Line from Schedule A/B:			any applicable statutory limit	<u> </u>
Brief description:	Jewelry	s1,000.00	✓ s1,000.00	NY CPLR Section 5205
Line from Schedule A/B:			any applicable statutory limit	-
Brief description:	19 <del></del>	s	s 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	<u> </u>	
Line from Schedule A/B:			<ul> <li>100% of fair market value, up to any applicable statutory limit</li> </ul>	
Brief description:		. s	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		. \$	s 100% of fair market value, up to	
Line from Schedule A/B	- 6		any applicable statutory limit	
Brief description:		. \$		
Line from Schedula A/B.			<ul> <li>100% of fair market value, up to any applicable statutory limit</li> </ul>	

Brief description:

Line from

Schedule A/B:

description:

description:

Schedule A/B:

Line from

Schedule A/B:

Line from

Brief

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Ella		Malark
First Name	Middle Name	Last Name
Timothy	J.	Malark
First Name	Middle Name	Last Name
)	First Name Timothy	First Name Middle Name Timothy J.

☐ Check if this is an amended filing

#### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

information. If more space is needed, cop additional pages, write your name and ca	y the Additional Page, fill it out, number the entities, se number (if known).	and attach it to this	tolling of the top of	,
Yes. Fill in all of the information below	rm to the court with your other schedules. You have noth	ing else to report on t	his form.	
List all secured claims. If a creditor has     for each claim. If more than one creditor	more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. shabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral,	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Nationstar Mortgage	Describe the property that secures the claim:	s 122,000.00	s171,368.00	s0.00
POB 650783	1681 Helderberg Trail Berne, NY			
	As of the date you file, the claim is: Check all that apply  Contingent	Š.		
Dallas TX 75265	Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lion. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			

☐ Disputed			
Nature of lien. Check all that apply.			
An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number		00.000.00	0.00
Describe the property that secures the claim: \$_	80,000.00	s 86,299.00 s	0.00
1372 Broadway Rensselaer, NY 12144			
Contingent Unitiquidated Disputed Nature of lien. Check all that apply.			
An agreement you made (section as including or			
	Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number  Describe the property that secures the claim:  \$\frac{1372 \text{ Broadway}}{\text{Rensselaer, NY 12144}}  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number  Describe the property that secures the claim:  \$\begin{align*} 80,000.00  1372 Broadway  Rensselaer, NY 12144  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	Nature of lion. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number  Describe the property that secures the claim:  \$ 80,000.00 \$ 86,299.00 \$  1372 Broadway  Rensselaer, NY 12144  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)

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Debtor 1 Ella Midde Name	Malark Case nur	mber (#k	nown)	_			_
Additional Page	age, number them beginning with 2.3, followed	Do no	nn A unt of claim t deduct the of collateral.	Val	umn B lue of collateral it supports this im	Colum Unse- portion	cured on
BAC Home Loan Servicing, LP	Describe the property that secures the claim:	s	78,000.00	s_	101,470.00 s		0.00
Creditor's Name 400 National Way Number Street	1679 Helderberg Trail Berne, NY						
Simi Valley CA 93065 City State ZIP Code	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed						
Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt	Nature of Ilien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory Ilien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	_					
Date debt was incurred	Last 4 digits of account number 6 1 9 8						
HSBC Mortgage Corp	Describe the property that secures the claim:	\$	88,000.00	<b>\$_</b>	121,517.00		0.0
1 Mortgage Way	1554 First Street, Rensselaer, NY						
Mount Laurel NJ 08054  City State ZIP Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Nature of Iten. Check all that apply.  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lier from a lawsuit Other (including a right to offset)  Last 4 digits of account number 3 8 1 6					s	
Creditor's Name	Describe the property that secures the claim:	-s				-	
Number Street	- As of the date you file, the claim is: Check all that appl	у.					
City State ZIP Code	Unliquidated Disputed						
Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt	Nature of Iien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	_					
Date debt was incurred	Last 4 digits of account number	_		T .			
	es in Column A on this page. Write that number here n, add the dollar value totals from all pages.	e: s	166,000.00 368,000.00	=			

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40	Ella		Lasi Name	Malark	Case number [fAnoun]
	The contract of	to Bo Notifie		That You Already	Listed
ncy is to	ge only if you h	ave others to b	e notified about debt you owe to of the debts that	your bankruptcy for a someone else, list the you listed in Part 1, lis	debt that you already listed in Part 1. For example, if a collection creditor in Part 1, and then list the collection agency here. Similarly, at the additional creditors here. If you do not have additional persons
otified f	for any debts in	Part 1, do not	fill out or submi	t ting bago.	On which line in Part 1 did you enter the creditor?
Name					Last 4 digits of account number
INGING					
Number	Street				
-		70	77		
City	100000000000000000000000000000000000000		State	ZIP Code	
		į		000 = 000 = 000	On which line in Part 1 did you enter the creditor?
Name		ti.			Last 4 digits of account number
Number	Street				
					-
		K		ZIP Code	•
City			State	ZIF Code	On which line in Part 1 did you enter the creditor?
					Last 4 digits of account number
Name					
Number	r Street				
-					열
City			State	ZIP Code	_
		,			On which line in Part 1 did you enter the creditor?
Name					Last 4 digits of account number
Numbe	r Street				<del>-</del>
Marrioc					_
				710 Code	
City			State	ZIP Code	On which line in Part 1 did you enter the creditor?
					Last 4 digits of account number
Name		ti.			
Numbe	er Street				
7 <del>9</del>					<u> </u>
City			State	ZIP Code	
					On which line in Part 1 did you enter the creditor?
Name					Last 4 digits of account number
Numbe	er Street				
- Name					_,
			and the same of th	70.5	—
City			State	ZIP Code	

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Fill in t	his information to i	lentify your case:			
Dahlard	. Ella		Malark		
Debtor 1	First Name	Middle Name	Last Name Malark		
Debtor 2 (Spouse,	Timothy fring) Fisa Name	J. Midde Name	Last Name		
		for the: Northern District	of New York		
5500 U.H		ioi dia. Motaloni bibala.	3.113		k if this is an
Case nu (if known				amen	ded filing
Offici	ial Form 106	E/F			
Sch	edule E/F:	<b>Creditors W</b>	ho Have Unsecured Claim	15	12/15
List the A/B: Proceeditors needed, any add	other party to any e operty (Official Form is with partially secu , copy the Part you r littonal pages, write	xecutory contracts or u 106A/B) and on Sched	ed Claims	Official Form 106G). Do not i	nclude any e is
Ø v	Yes.				
2. List each nonp unse	all of your priority un claim listed, identify priority amounts. As necured claims, fill out	what type of claim it is. If nuch as possible, list the the Continuation Page of	reditor has more than one priority unsecured claim, list the claim has both priority and nonpriority amounts, list the claims in alphabetical order according to the creditor's named to the creditor's named to the creditor of the creditor	at claim here and show bout p ame. If you have more than tw	o priority
(For	an explanation of ea	ch type of claim, see the	instructions for this form in the instruction booklet.)	Total claim Priority amount	Nonpriority amount
2.1 R	ensselaer Count	y Treasurer Office	Last 4 digits of account number	\$ 27,000.00 \$ 27,000.6	s 0.00
Pric	onty Creditor's Name 600 7th Avenue	•	When was the debt incurred?		
100	mber Street	,	Then has the seek mountain		
	Tables esterate		As of the date you file, the claim is: Check all that apply	y	
T	roy	NY 12180 State ZIP Code	Contingent		
7.00	r ho incurred the debt?		Unliquidated		
12.51	Debtor 1 only	Glieck blid.	☐ Disputed		
	Debtor 2 only	i	Type of PRIORITY unsecured claim:		
Ø	Debtor 1 and Debtor 2	only	Comestic support obligations		
	At least one of the deb	tors and another	Taxes and certain other debts you owe the government		
	Check if this claim i	s for a community debt	☐ Claims for death or personal injury while you were		
ls	the claim subject to	offset?	intoxicated		
	l No	10	Cther. Specify	-	
	l Yes	Transpuredo Offico	Last 4 digits of account number	25,000,00 - 25,000.6	N. 0.00
	crity Creditor's Name	Treasurer's Office		\$ 20,000.00	5
	OB 9		When was the debt incurred?		
Nu	imber Street		As of the date you file, the claim is: Check all that appl	у.	
-		NY 12157	☐ Contingent		
5	Schoharie	NY 12157 State ZIP Code	Untiquidated		
152	ho incurred the dobt		☐ Disputed		
15-50	Debtor 1 only		Type of PRIORITY unsecured claim:		
-	Debtor 2 only	3	Domestic support obligations		
	Debtor 1 and Debtor 2	3 1 18 5 To 3 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	☐ Taxes and certain other debts you owe the government	Ē.	
	At least one of the deb		Claims for death or personal injury while you were		
	Check if this claim	s for a community debt	intoxicated		
	the claim subject to No Yes	offset?	Other, Specify	_	
-	4 169				

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Page 25 of 40 Document Malark Case number (rknown) Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page Part 1: After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim Priority Nonpriority amount amount Last 4 digits of account number \_\_\_ \_\_ Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply Contingent ☐ Unliquidated ☐ Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim is for a community debt Other, Specify Is the claim subject to offset? ☐ No O Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ZIP Code State City Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim is for a community debt Other, Specify Is the claim subject to offset? ☐ No ☐ Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ☐ Unliquidated State ZIP Code ☐ Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim is for a community debt Other, Specify

☐ No ☐ Yes

Is the claim subject to offset?

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Page 26 of 40 Document Debtor 1 Case number (# known), Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ☑ Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim Sallie Mae Last 4 digits of account number \_ 14,000.00 Nonpriority Creditor's Name When was the debt incurred? 11100 USA Parkway Number Street IN 45037 Fishers As of the date you file, the claim is: Check all that apply. State ZiP Code ☐ Contingent Who incurred the debt? Check one. Unliquidated ☐ Disputed Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts Other, Specify\_ ☐ No ☐ Yes 22,000.00 Sallie Mae Last 4 digits of account number \_\_\_ \_\_ \_\_ Nonpriority Creditor's Name When was the debt incurred? 11100 USA Parkway As of the date you file, the claim is: Check all that apply. 45037 Fishers IN State ZIP Code Contingent ☐ Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only. ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts. Is the claim subject to offset? Other. Specify\_ □ No ☐ Yes Last 4 digits of account number \_\_\_ \_\_ \_\_\_ Nonpriority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. State ZIP Code ☐ Contingent Who incurred the debt? Check one. □ Unliquidated Debtor 1 only □ Disputed Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce

Other. Specify\_

that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

O No

☐ Yes

Is the claim subject to offset?

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Document Malark

Debtor 1

ΕI	a	
=	- A1	

Case number (#Anown)

Part	2:
LC.LL	•

Your NONPRIORITY Unsecured Claims - Continuation Page

listing any entries on this page, number them beginning wit	h 4.4, followed by 4.5, and so forth.	Total c
	Last 4 digits of account number	\$
Nonpriority Creditor's Name	When was the debt incurred?	
lumber Street	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code	☐ Contingent	
7	Untiquidated	
Who incurred the debt? Check one.	☐ Disputed	
Debtor 1 only	- (Managara)	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a community debt	you did not report as priority claims	
s the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	
No No		
☐ Yes		
	Last 4 digits of account number	s
lonpriority Creditor's Name	When was the debt incurred?	
kumber Street	As of the date you file, the claim is: Check all that apply.	
State ZIP Code	☐ Contingent	
950) 25,550 T. (51.75)	Unliquidated	
Vho incurred the debt? Check one.	☐ Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	you did not report as priority claims	
☐ Check if this claim is for a community debt	<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
s the claim subject to offset?	Other. Specify	
□ No		
☐ Yes		
	Last 4 digits of account number	\$
lonpriority Creditor's Name	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code	□ Contingent	
	☐ Unliquidated	
Who incurred the debt? Check one.	☐ Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a community debt	you did not report as priority claims	
anner e den caractera de la companie	<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
s the claim subject to offset?	Other, Specify	
□ No		
☐ Yes		

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Debtor 1

-	13	
	161	

Middle Name

Malark

Case number (# known)

Part 3:
---------

List Others to Be Notified About a Debt That You Already Listed

ditional	creditors her	e. If you c	to not have a	idditional perso	ns to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
					On which entry in Part 1 or Part 2 did you list the original creditor?
Name		ÿ-i			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street	2.17			Part 2: Creditors with Nonpriority Unsecured Claims
Number	Sueer				Pan 2: Creditors with Non-phonic of secured dia
					Last 4 digits of account number
City			State	ZIP Code	
Name					On which entry in Part 1 or Part 2 dld you list the original creditor?
Name .		#6			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number	Street	- F		- 5	☐ Part 2: Creditors with Nonpriority Unsecured
					Claims
City		, v	State	ZIP Code	Last 4 digits of account number
					On which entry in Part 1 or Part 2 did you list the original creditor?
Name		-			
					Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
					Last 4 digits of account number
City		-	State	ZIP Code	
Name		-			On which entry in Part 1 or Part 2 did you list the original creditor?
					Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Vumber	Street	28		-	☐ Part 2: Creditors with Nonpriority Unsecured Claims
		-			
City			State	ZIP Code	Last 4 digits of account number
					On which entry in Part 1 or Part 2 did you list the original creditor?
Name				- Control	Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number	Street				Part 2: Creditors with Nonpriority Unsecured
	1800-11				Ctaims
5					Last 4 digits of account number
City			State	ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor?
Name				<u></u>	
The section	8225	- 6		-	Line of (Check one); Part 1: Creditors with Priority Unsecured Claims
Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
					Last 4 digits of account number
City	75287		State	ZIP Code	18 18 NO 76 1975 A
Name					On which entry in Part 1 or Part 2 did you list the original creditor?
					Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number	Street				Part 2: Creditors with Nonpriority Unsecured
i.		-			Claims
Crty			State	ZIP Code	Last 4 digits of account number

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Debtor 1

Ella

Case number (#known)\_

Part 4:

Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	s	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	52,000.00
	6c. Claims for death or personal injury while you were intoxicated %	6c.	s	0.00
	6d, Other, Add all other priority unsecured claims. Write that amount here.	6d.	+s	0.00
	6e. Total. Add lines 6a through 6d.	6e.	s	52,000.00
	2		Total claim	
Total claims	6f. Student loans	61.	\$	36,000.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	s	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	Other. Add all other nonpriority unsecured claims.     Write that amount here.	6i.	+ \$	0.00
	6j. Total. Add lines 6f through 6l.	6j.		36,000.00

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Fillin	this in	formation to	identif	y your o	ase:	湖。 医神经病	100	
Debtor	ŕ	Ella				Malark		
Debtor	, 2	Timothy			die Name	Malark		
(Spouse	e if filing)				die Name	Last Name		
United	States 8	Bankruptcy Cou	rt for the	Northe	rn District of N	ew York		
Case n (If know	number vn)							☐ Check if this is an amended filing
Offic	cial F	orm 10	6G					
Sch	edu	ıle G: I	Exe	cut	ory Cor	itracts ar	nd Unexpired Leases	12/15
1. Do	ation. If mal pag you h No. C Yes. F st sepa	more space ges, write you ave any exec heck this box fill in all of the rately each p	is need or name outory of and file informa-	ded, co e and co contrac this for ation be	py the additions on umber (in the count of t	nal page, fill it out f known). od leases? rt with your other so contracts or leases	g together, both are equally responsible for number the entries, and attach it to this chedules. You have nothing else to report on a are listed on Schedule A/B: Property (Official ontract or lease. Then state what each conform in the instruction booklet for more example.	page. On the top of any this form. at Form 106A/B). ntract or lease is for (for
Pe	erson o	r company w	ith who	om you	have the con	tract or lease	State what the contract or lea	ase is for
			r.					
2.1			AF				<del></del> -:	
Na	ame		v					
No	umber	Street	107					
Ci	ity		(3)	State	ZIP Code		<del></del> ×	
2.2								
	ame		- 2					
1455 6 <u>5</u>	2.0067							
Ne	umber	Street						
Ci	ty			State	ZIP Code			
2.3			@E					
Ne	ame					1		
N	umber	Street	X			18:		
8		-905/25	- 11	State	ZIP Code		si	
2.4	ity		-	Suite	Zir Gode			
	ame				_		<del></del> 8	
-							<u></u> 3	
N	umber	Street						
Ci	ity			State	ZIP Code			
2.5								
No	ame		t				<del></del> -	
No	umber	Street				36:		
<u></u>	ity			State	ZIP Code	- 8	<del></del>	
- 01	11			-idie	E			

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Debtor	1	Ella First Name	Middle Name	Last Name	Malark	Case number (renown)
(ST		Additional	Page if You H	wa Mara Ca	ontracts or Loases	
	orror		y with whom you			What the contract or lease is for
	61501	or compan	y with whom you	nave the con	ifact of lease	That the contact of 16030 is 162
2 ⊼	Name					
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441.00		
rst Name	Middle Name	Last Name
imothy	J.	Malark
st Name	Middle Name	Last Name
	si Name	

☐ Check if this is an amended filing

#### Official Form 106H

#### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

o you have any	coursions: (iii )00 an	e ming a joint case, co	not list cities spouse as a	
1 No				
] Yes				065 W 000V 00V5 - 00V120 WWW.00V60
/ithin the last 8 rizona, California	years, have you lived ı, Idaho, Louisiana, Ne	i in a community projectada, New Mexico, Pr	perty state or territory? ( uerto Rico, Texas, Washir	(Community property states and territories include igton, and Wisconsin.)
No. Go to line	3.			
Yes. Did your	spouse, former spous	e, or legal equivalent li	ive with you at the time?	
□ No				
Yes. In wh	ich community state o	r territory did you live?	,F	ill in the name and current address of that person.
	•			
Name of you	spouse, former spouse, or le	and emission	-	
realité of Joo	spease, former spease, or it	ega equivalen		
Number	Street	#E4100E #		
-		Clate	ZIP Code	
Crty		State	ZIP Code	
hown in line 2 a chedule D (Offi	all of your codebtors gain as a codebtor o cial Form 106D), Scho Schedule G to fill ou	nly if that person is a edule E/F (Official Fo	guarantor or cosigner.	Make sure you have listed the creditor on e G (Official Form 106G). Use Schedule D,
hown in line 2 a chedule D (Offi	gain as a codebtor o cial Form 106D), Scho Schedule G to fill ou	nly if that person is a edule E/F (Official Fo	guarantor or cosigner.	Make sure you have listed the creditor on G (Official Form 106G). Use Schedule D,
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hown in line 2 a chedule D (Offi- chedule E/F, or Column 1: Your	gain as a codebtor o cial Form 106D), Sche Schedule G to fill ou codebtor	nly if that person is a edule E/F (Official Fo	guarantor or cosigner.	Make sure you have listed the creditor on a G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line
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hown in line 2 a chedule D (Offichedule E/F, or Column 1: Your Name  Number Stre	gain as a codebtor o clai Form 106D), Sche Schedule G to fill ou codebtor	inly if that person is a edule E/F (Official Fo	a guarantor or cosigner. erm 106E/F), or Schedule	Make sure you have listed the creditor on a G (Official Form 105G). Use Schedule D,  Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line  Schedule E/F, line  Schedule D, line  Schedule D, line
hown in line 2 a chedule D (Offichedule E/F, or Column 1: Your  Name  Number Stre	gain as a codebtor o clai Form 106D), Sche Schedule G to fill ou codebtor	inly if that person is a edule E/F (Official Fo	a guarantor or cosigner. erm 106E/F), or Schedule	Make sure you have listed the creditor on a G (Official Form 105G). Use Schedule D,  Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line  Schedule E/F, line  Schedule G, line
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hown in line 2 a chedule D (Offichedule E/F, or Column 1: Your Name Number Streetly Name	gain as a codebtor o clai Form 106D), Sche Schedule G to fill ou codebtor	only if that person is a edule E/F (Official Foot of Column 2.	a guarantor or cosigner. orm 106E/F), or Schedule ZIP Code	Make sure you have listed the creditor on G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line
hown in line 2 a chedule D (Offichedule E/F, or Column 1: Your Name Number Streetly Name Number Streetly	gain as a codebtor o cial Form 106D), Sche Schedule G to fill ou codebtor	only if that person is a edule E/F (Official Foot of Column 2.	a guarantor or cosigner. orm 106E/F), or Schedule ZIP Code	Make sure you have listed the creditor on a G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line Schedule G, line Schedule E/F, line Schedule E/F, line

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btor 1	Ella First Name	Middle Name	Last Name	Malark	Case number (#known)
	Additiona	I Page to List	More Codebtors		
Colum	n 1: Your co	debtor ,			Column 2: The creditor to whom you owe the debt
1		20			Check all schedules that apply:
·				193	Schedule D, line
Name					☐ Schedule E/F, line
Numbe	or Street	- P			Schedule G, line
City			State	ZIP Cod	
Name					Schedule D, line
		64			☐ Schedule E/F, line
Numbe	or Street	(8)		12.	Schedule G, line
City		an Tales	State	ZIP Cod	
Name of the last					
Name		5957			☐ Schedule E/F, line
Numbe	er Street				Schedule G, line
City			State	ZIP Cod	<del></del>
٥.,			Giata	21 000	·
Name			-		Schedule D, line
					☐ Schedule E/F, line
Numbe	or Street	8		(i-	Schedule G, line
City	_		State	ZIP Cod	
					Schedule D, line
Name					☐ Schedule E/F, line
Numbe	r Street			<del>V </del>	Schedule G, line
Çity			State	ZIP Cod	
City			State	27 000	
Name					Schedule D, line
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Numbe	r Street				Schedule G, line
Crty			State	ZIP Code	
				.pp	Schedule D, line
Name		20			☐ Schedule E/F, fine
Numbe	r Street				Schedule G, line
Dity			State	ZIP Code	
		28	0.505		
Name				*	Schedule D, line
					Schedule E/F, line
Numbe	r Street				Schedule G, line
City			State	ZIP Code	<del></del>

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Debtor 1	Ella Frei Name	Middle Name	Malark	
Debtor 2	Timothy ,	J.	Malark	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern District of New Y	'ork	
Case number				Check if this is:
(if known)				☐ An amended filing
				A supplement showing postpetition chapte income as of the following date:
fficial Fo	rm 106I			MM / DD / YYYY
en moral constitution	ula li Vai	ır Income		
as complet pplying cor you are sepa parate shee	te and accurate as prect information. If y	ossible. If two married po ou are married and not f use is not filing with you a top of any additional pa	iling jointly, and your spouse is I , do not include information abou	and Debtor 2), both are equally responsible for
p as complete plying corresponding to separate sheet the part 1:	te and accurate as prect information. If y arated and your sport to this form. On the Describe Employment	ossible. If two married po ou are married and not f use is not filing with you a top of any additional pa	iling jointly, and your spouse is I , do not include information abou	I and Debtor 2), both are equally responsible for iving with you, include information about your sp it your spouse. If more space is needed, attach a number (if known). Answer every question.
e as complet applying cor you are sep- aparate shee Part 1:	te and accurate as percet information. If y arated and your spot to this form. On the Describe Employment employment	ossible. If two married po ou are married and not f use is not filing with you a top of any additional pa	iling jointly, and your spouse is I , do not include information abou ages, write your name and case n	and Debtor 2), both are equally responsible for iving with you, include information about your sput your spouse. If more space is needed, attach a
pas complete populying corresponding corresponding to the complete part 1:   Fill in your information of you have attach a segment population.	te and accurate as prect information. If y arated and your sport to this form. On the Describe Employment n.  more than one job, parate page with	ossible. If two married poor ou are married and not fuse is not filing with you o top of any additional pa	iling jointly, and your spouse is I , do not include information abou ages, write your name and case n Debtor 1	iving with you, include information about your sp it your spouse. If more space is needed, attach a number (if known). Answer every question.  Debtor 2 or non-filing spouse
pas complete plying corresponding to the part 1:  Fill in your information of you have attach a segment purpose to the part of	te and accurate as prect information. If y arated and your sport to this form. On the Describe Employment n.  more than one job, parate page with about additional	ossible. If two married po ou are married and not f use is not filing with you a top of any additional pa	iling jointly, and your spouse is I , do not include information abou ages, write your name and case n	I and Debtor 2), both are equally responsible for iving with you, include information about your sp it your spouse. If more space is needed, attach a number (if known). Answer every question.
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pas complete polying coryou are separate sheet Part 1:  Fill in your information of the part of the part of the part of the part self-employ Occupation	te and accurate as percet information. If y arated and your spot it to this form. On the Describe Employment n. more than one job, parate page with about additional t-time, seasonal, or red work.	ossible. If two married poor are married and not fuse is not filing with you at top of any additional parent	Debtor 1  Employed  Not employed	I and Debtor 2), both are equally responsible for iving with you, include information about your sput your spouse. If more space is needed, attach a number (if known). Answer every question.  Debtor 2 or non-filling spouse  Employed  Not employed
pas complete polyling coryou are separate sheet Part 1:  Fill in your information of the part of the part of the part of the part self-employ Occupation	te and accurate as percet information. If y arated and your spot it to this form. On the Describe Employment n. more than one job, parate page with about additional t-time, seasonal, or red work.	ossible. If two married poor are married and not fuse is not filing with you at top of any additional parent.  Employment status  Occupation	Debtor 1  Employed  Not employed  Teachers Assistant	I and Debtor 2), both are equally responsible for iving with you, include information about your sput your spouse. If more space is needed, attach a number (if known). Answer every question.  Debtor 2 or non-filling spouse  Employed  Not employed

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

Middleburgh

State ZIP Code

State ZIP Code

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

How long employed there?

		For Debtor 1		ntor 2 or ng spouse
<ol> <li>List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be</li> </ol>	2.	ş_2,251.87	s	0.00
3. Estimate and list monthly overtime pay.	3,	+s0.00	+ \$	0.00
4. Calculate gross income, Add line 2 + line 3.	4.	s_2,251.87	s	0.00
i i				

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Debtor	1	Ella Frot Name		Malark		C	ase number (r.v.	own)			
		First Name	Mdde Name	Last Name							
						Fo	r Debtor 1		ebtor 2 or iling spouse		
Co	py line	4 here			. 🗲 4.	\$_	2,251.87	\$_	0.00		
5. Lis	t all pa	yroll dec	ductions:								
5	. Tax,	Medicar	e, and Social Secur	ity deductions	5a.	S_	219.51	\$_	0.00		
51	. Man	datory c	ontributions for reti	rement plans	5b.	\$_	0.00	\$_	0.00		
50	. Volu	intary co	ntributions for retir	ement plans	5c.	\$_	0.00	\$_	0.00		
50	i. Requ	uired rep	ayments of retirem	ent fund loans	5d.	\$_	0.00	\$_	0.00		
	. Insu				5e.	s_	176.56	\$_	0.00		
51	. Dom	estic su	pport obligations		51.	s	0.00	\$_	0.00		
- 33		n dues			5g.	\$_	38.86	\$_	0.00		
51	. Othe	er deduc	tions. Specify: Stud	ent Loan Repayment	5h.	+\$_	333.64	+ \$_	0.00		
6 A	dd the	payroll o	leductions. Add line	s 5a + 5b + 5c + 5d + 5e +5f + 5g + 5	h. 6.	\$_	768.57	\$_	0.00		
7. C	alculat	e total m	onthly take-home p	ay. Subtract line 6 from line 4,	7.	\$_	1,483.30	s_	0.00		
8. Lis	t all ot	ther inco	me regularly receiv	ed:							
88			rom rental property or farm	and from operating a business,							
	recei		ary and necessary b	ty and business showing gross usiness expenses, and the total	8a.	\$_	0.00	\$_	3,696.45		
81			dividends		8b.	s	0.00	s	0.00		
80		ily suppo larly rec		ou, a non-filing spouse, or a depen	dent	70					
			ny, spousal support, o id property settlemen	child support, maintenance, divorce t.	8c.	s	0.00	<b>s</b> _	0.00		
			nt compensation		8d.	\$	0.00	\$	0.00		
		al Securi			8e.	\$	0.00	s_	0.00		
8f	Includ that y Nutrit	de cash a you receiv	assistance and the va	at you regularly receive lue (if known) of any non-cash assist ups (benefits under the Supplemental busing subsidies.	ance 8f.	s	0.00	s	0.00		
			. 1	70.	88 <u>18</u> 1	·_	2000mm1605	<u> </u>			
1000			tirement income		8g.	s_	0.00	S	3,650.00		
18	. Othe	r monthl	y Income. Specify: _		_ 8h.	+\$_	0.00	+\$_	0.00		
				8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$	4,386.45		
			income. Add line 7 - ne 10 for Debtor 1 ar	tine 9.  d Debtor 2 or non-filing spouse.	10,	s	1,483.30	+ s_	7,346.45	= s_	8,829.75
Inc frie	ude co nds or i	ntribution relatives.	ns from an unmarried	the expenses that you list in Sch partner, members of your household	, your d	epende					
		lude any	amounts already incl	uded in lines 2-10 or amounts that ar	e not av	ailable	to pay expens	ses listed			
188	ecify: _	201	m w Alexander					<b>-</b> 88	11.	+ s_	0.00
				line 10 to the amount in line 11. The our Assets and Liabilities and Certain					ne. 12.	S	8,829.75
	you o	xpoct an	increase or decrea	se within the year after you file this	form?						thly income
	U.746.D35	Explain:	We have vacan	t rental units that we intend to	rent.						

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Fill in this information to identify	your case:	\$200 M			
Debtor 1 Ella	Malark	2016 01 00000	- 68		
Debtor 2 Timothy	Middle Name Lest Name  J. Malark	Check if this			
(Spouse, if filing) First Name	Middle Name Last Name	An ame		. C ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	
United States Bankruptcy Court for the:	Northern District of New York	expense	ement es as c	snowing post of the following	petition chapter 13 date:
Case number(If known)	<u> </u>	MM / DD	/ YYYY	<del>/ -</del>	
Official Form 106J					
Schedule J: Yo	ur Expenses				12/15
	ossible. If two married people are fil led, attach another sheet to this form i.				
Part 1: Describe Your Ho	usehold				
1. Is this a joint case?	1,				
☐ No. Go to line 2. ☑ Yes. Does Dobtor 2 live in a	separate household?				
☑ No ☐ Yes. Debtor 2 must fi	le Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.			
2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.	✓ No ☐ Yes, Fill out this information for		112-30	Dependent's age	Does dependent live with you?
Do not state the dependents's names.	each dependent				□ No □ Yes
-					□ No □ Yes
		00			□ No
8					☐ Yes
10			9-		□ No □ Yes
					□ No
			5	16	Yes
<ol> <li>Do your expenses include expenses of people other than yourself and your dependents?</li> </ol>	⊠ No □ Yes				
Part 2: Estimate Your Ongo	ing Monthly Expenses				
Estimate your expenses as of your	r bankruptcy filing date unless you a okruptcy is filed. If this is a suppleme				
applicable date.	20 80 00'S 500'S				
	n-cash government assistance if you d it on Schedule I: Your Income (Offi			Your exper	ises
All and a second a	expenses for your residence. Include		4.	\$	1,120.00
If not included in line 4:					
4a. Real estate taxes			4a.	\$	0.00
4b. Property, homeowner's, or r	enter's insurance		4b.	\$	0.00
4c. Home maintenance, repair,	and upkeep expenses		4c.	s	100.00
4d. Homeowner's association of	r condominium dues		4d.	\$	0.00

Schedule J: Your Expenses

page 1

Official Form 106J

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Debtor 1	Ella			Malark	Case number (# known)	
	First Name	Middle Name	Last Name			

			Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	s	0.00
6	Utilities:			
97	6a. Electricity, heat, natural gas	6a.	S	520.00
	6b. Water, sewer, garbage collection	6b.	s	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		300.00
	6d. Other, Specify:	6d.	\$	0.00
7.	AND A COLOR HOLD TO THE STATE OF THE STATE O	7.	s	800.00
8.	Childcare and children's education costs	8.	•	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	150.00
10.	Personal care products and services	10.	ς.	50.00
11.	Medical and dental expenses	11.	,	100.00
12.		0.1940		
	Do not include car payments.	12.	\$	400.00
13.	Entertainment, clubs, recreation, nowspapers, magazines, and books	13,	\$	25.00
14.	Charitable contributions and religious donations	14.	s	25.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	s	189.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	230.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	s	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	s	0.00
	17c. Other, Specify:	17c.	s	0.00
	17d. Other, Specify:		S	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	s	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ie.		
	20a. Mortgages on other property	20a.	s	2,960.00
	20b. Real estate taxes	20b.	\$	1,000.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	100.00
	20d. Maintenance, repair, and upkeep expenses	20d.		0.00
	20e. Homeowner's association or condominium dues	20e.		0.00

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Debtor 1	Ella First Name	Middle Name	Last Name	Malark	Case numbe	[ (điknown)		
21. Other	r. Specify: <u>Cigar</u>	rettes 400; Hai	r salon 40,	Car Maint 150		21.	+\$	590.00
22. Calcu	late your month	ly expenses.						
22a. /	Add lines 4 throug	h 21.				22a.	s	8,659.00
22b. C	Copy line 22 (mon	thly expenses for	Debtor 2), if a	ny, from Official Form 10	6J-2	22b.	s	0.00
22c. A	Add line 22a and 2	22b. The result is y	our monthly e	expenses.		22c	s	8,659.00
23. Calcul	ate your monthly	y net income.						
23a. (	Copy line 12 (you	r combined month	ly income) fro	m Schedule I.		23a.	\$	8,829.75
23b. (	Copy your monthly	y expenses from li	ne 22c above	ki		23b.	-\$	8,659.00
		nthly expenses from monthly net incom		ly income.		23c.	\$	170.75
				nses within the year aft		?		
				loan within the year or do modification to the term				
<b>☑</b> No.	2 4							
☐ Yes	Explain here	e:						
	1	5						

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Last Name Malari
Malark
Last Name
ew York
9

 Check if this is an amended filing

12/15

#### Official Form 106Sum

#### Summary of Your, Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	E00 440 00
1a. Copy line 55, Total real estate, from Schedule A/B	s599,140.00
1b. Copy line 62, Total personal property, from Schedule A/B	s19,950.65
1c. Copy line 63, Total of all property on Schedule A/B	s619,090.65
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$368,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	s52,000.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ s36,000.00
Your total liabilities	\$456,000.00
art 3: Summarize Your Income and Expenses	St
Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	s8,829.75
Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	\$8,659.00

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De	ebtor 1	Ella Frist Name	Middle Name Li	Malark sst Name	<u></u>	Case number	8f (fknown)		
C	art 4:	Answer Thes	e Questions for A	Administrative and	Statistical Re	cords			
6	440	You have nothin	ruptcy under Chap	ters 7, 11, or 13? art of the form. Check th	nis box and submi	t this form to th	e court with your of	ther schedul	es
7.	☑ You fami	ily, or household ir dobts are not	narily consumer de purpose." 11 U.S.C.	bts. Consumer debts a § 101(8). Fill out lines r debts. You have noth edules.	8-9g for statistical	purposes, 28	U.S.C. § 159.		
В	From th Form 12	ne Statement of 22A-1 Line 11; O	Your Current Mont R, Form 122B Line	thly Income: Copy your 11; OR, Form 122C-1 L	r total current mon ine 14.	thly income fro	om Official	s	6,591.87
9.	Copy th	e following spe	cial categories of c	laims from Part 4, line	e 6 of Schedule E		tal claim		
	From	Part 4 on Scheo	lule E/F, copy the f	ollowing:					
	9a. Dom	nestic support ob	igations (Copy line 6	Sa.)		s	0.0	0	
	9b. Taxe	es and certain oti	ner debts you owe th	ne government. (Copy li	ine 6b.)	s	52,000.0	<u>o</u>	
	9c. Clair	ms for death or p	ersonal injury while	you were intox cated. {C	Copy line 6c.)	<b>s_</b> _	0.0	<u>o</u>	
	9d, Stud	dent loans. (Copy	line 6f.)			\$	36,000.0	0	
		gations arising or rity claims. (Copy		reement or divorce that	l you did not repor	tas \$	0.0	<u>0</u>	
	9f. Debi	ts to pension or p	rofit-sharing plans, a	and other similar debts.	(Copy line 6h.)	+ s	0.0	<u>o</u>	
	9g. Tota	al. Add lines 9a th	rough 9f.			s	88,000.0	<u>o</u>	